



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [WSFS FINANCIAL CORPORATION](#)

City/State [WILMINGTON, DE](#)

Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [15,148,861](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[WSFS FINANCIAL CORPORATION](#)

[500 DELAWARE AVENUE](#)

[WILMINGTON, DE 19801](#)

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Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	14,494,970			12,530,899			13,081,876			11,453,951			7,038,013																	
Net income (\$000)	160,749			3,816			114,774			148,809			134,743																	
Number of BHCs in peer group	131			127			128			125			154																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	3.06	2.65	78	3.68	2.84	89	3.57	2.77	89	3.90	3.01	88	3.52	3.33	62															
+ Non-interest income	1.26	1.11	64	1.63	1.14	78	1.45	1.21	67	1.40	1.32	63	2.16	0.90	92															
- Overhead expense	2.66	2.24	78	2.90	2.63	71	2.82	2.57	69	3.60	2.69	84	3.34	2.58	84															
- Provision for credit losses	-1.21	-0.15	0	2.42	0.85	92	1.17	0.51	93	0.22	0.15	73	0.19	0.12	75															
+ Securities gains (losses)	0	0.01	68	0.04	0.03	70	0.07	0.02	87	0	0.01	60	0	0	60															
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45															
= Pretax net operating income (tax equivalent)	2.96	1.79	93	0.04	0.64	17	1.12	1.04	52	1.71	1.56	61	2.45	1.55	95															
Net operating income	2.22	1.36	93	0.06	0.48	18	0.88	0.81	53	1.30	1.19	59	1.91	1.22	94															
Net income	2.22	1.35	93	0.06	0.50	17	0.88	0.82	52	1.30	1.19	59	1.91	1.22	94															
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17				1.41															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.58	3.14	76	4.66	3.78	91	4.37	3.55	91	5.21	4.41	88	4.84	4.38	83															
Interest expense	0.20	0.27	39	0.53	0.66	37	0.41	0.52	39	0.76	1.08	28	0.76	0.81	47															
Net interest income (tax equivalent)	3.38	2.85	81	4.12	3.10	89	3.96	3.01	90	4.45	3.33	92	4.08	3.58	82															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.20	0.13	68	0.05	0.28	20	0.08	0.27	27	0.22	0.21	60	0.29	0.09	89															
Earnings coverage of net loan and lease losses (X)	14.56	4.52	53	64.94	21.56	87	39.60	22.91	82	12.55	24.40	46	12.93	29.27	37															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.60	1.39	73	2.48	1.51	86	2.54	1.58	86	0.56	0.83	26	0.81	0.94	33															
Allowance for loan and lease losses / Total loans and leases	1.58	1.37	73	2.45	1.48	86	2.48	1.55	86	0.56	0.81	26	0.80	0.93	34															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.30	0.63	20	0.32	0.66	17	0.49	0.71	36	0.30	0.57	21	0.66	0.57	65															
30–89 days past due loans and leases / Total loans and leases	0.38	0.27	75	0.29	0.36	48	0.31	0.39	48	0.38	0.43	53	0.25	0.32	48															
Liquidity and Funding																														
Net noncore funding dependence	-12.27	-1.82	19	1.66	6.94	34	-4.12	3.20	31	7.90	14.45	30	15.06	13.54	55															
Net short-term noncore funding dependence	-14.01	-8.21	25	-0.53	-2.29	49	-6.69	-4.76	37	5.09	3.38	49	11.72	8.57	61															
Net loans and leases / Total assets	54.43	59.81	30	68	63.21	57	62.74	61.58	44	69.42	63.77	56	67.45	73.30	22															
Capitalization																														
Tier 1 leverage ratio	9.96	9.11	76	10.44	9.03	85	9.76	9.13	74	11.54	9.76	86	10.37	10.37	55															
Holding company equity capital / Total assets	12.44	10.88	73	13.44	11.06	85	12.50	11.16	71	15.10	12.43	83	11.32	11.21	52															
Total equity capital (including minority interest) / Total assets	12.42	11.01	71	13.42	11.18	84	12.48	11.29	69	15.09	12.57	82	11.32	11.30	50															
Common equity tier 1 capital / Total risk-weighted assets	13.32	12.69	64	12.06	12.01	58	11.87	12.38	46	12.65	12.17	67	10.95	12.37	29															
Net loans and leases / Equity capital (X)	4.38	5.51	25	5.06	5.78	35	5.02	5.58	39	4.60	5.21	34	5.96	6.70	36															
Cash dividends / Net income	7.39	25.30	18	320.75	60.26	97	21.23	42.30	22	15.10	33.12	17	9.83	24.05	28															
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			35.12																
Growth Rates																														
Assets	11.61	9.29	62	11.65	17.07	30	16.95	16.68	55	69.08	9.26	96	3.56	9.35	29															
Equity capital	3.31	9.31	21	-0.70	6.16	20	-3.17	6.99	9	125.39	10.49	99	13.33	12.50	66															
Net loans and leases	-10.67	0.79	6	7.08	13.26	36	5.70	9.07	43	74.02	9.10	95	1.70	10.51	14															
Noncore funding	-44.20	-23.76	22	-27.21	-2.41	14	-28.38	-12.18	32	-4.62	6.59	31	-22.09	6.76	15															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	0.03	45															
Long-term debt / Equity capital	7.85	11.05	51	5.41	13.39	39	13.76	13.56	66	5.33	13.04	43	11.99	3.76	82															
Equity investment in subsidiaries / Equity capital	105	103.07	65	103.69	103.11	56	104.07	102.81	61	105.16	103.22	62	112.61	104.10	80															
Cash from ops + noncash items + op expense / Op expense + dividends	7.09	130.64	6	506.95	154.33	96	633.12	147.24	99	842.32	190.27	98	210.03	123.74	86															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	198,527	223,896	444,156	453,761	260,506	-11.33	119.26
Income from lease financing receivables.....	8,970	7,566	16,238	9,459	0	18.56	
Fully taxable income on loans and leases.....	207,384	231,342	460,156	462,958	260,171	-10.36	129.90
Tax-exempt income on loans and leases.....	113	120	238	262	335	-5.83	-66.76
Estimated tax benefit on income on loans and leases.....	495	490	968	980	1,151	1.16	-61.97
Income on loans and leases (tax equivalent).....	207,992	231,952	461,362	464,200	261,657	-10.33	126.45
Investment interest income (tax equivalent).....	26,060	27,813	53,179	53,205	30,649	-6.31	149.30
Interest on balances due from depository institutions.....	578	172	480	3,396	451	236.05	
Interest income on other earning assets.....	66	401	535	1,507	1,573	-83.54	-91.25
Total interest income (tax equivalent).....	234,696	260,338	515,556	522,308	294,330	-9.85	127.74
Interest on time deposits of \$250K or more	659	1,850	3,170	5,191	2,281	-64.38	
Interest on time deposits < \$250K.....	4,502	10,808	18,910	20,829	11,344	-58.35	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	3,113	11,811	17,182	34,055	15,443	-73.64	36.18
Interest on other borrowings and trading liabilities.....	4,975	5,363	9,188	16,069	17,431	-7.23	-8.83
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	13,249	29,832	48,450	76,144	46,499	-55.59	35.48
Net interest income (tax equivalent).....	221,447	230,506	467,106	446,164	247,831	-3.93	137.41
Non-interest income.....	91,604	101,975	190,146	160,455	152,028	-10.17	93.59
Adjusted operating income (tax equivalent)	313,051	332,481	657,252	606,619	399,859	-5.84	122.66
Overhead expense.....	192,497	181,942	368,456	411,981	235,285	5.80	120.06
Provision for credit losses.....	-87,896	151,400	153,180	25,560	13,170		
Securities gains (losses)	329	2,601	9,076	333	21	-87.35	-61.29
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	214,359	2,397	146,107	195,586	172,155	8842.80	312.74
Applicable income taxes	53,094	-959	31,636	46,452	36,055		209.03
Tax equivalent adjustments	513	600	1,151	1,216	1,357	-14.50	-65.94
Applicable income taxes (tax equivalent).....	53,607	-359	32,787	47,668	37,412		186.87
Minority interest	3	-1,060	-1,454	-891	0		
Net income before discontinued operations, net of minority interest	160,749	3,816	114,774	148,809	134,743	4112.50	383.48
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	160,749	3,816	114,774	148,809	134,743	4112.50	383.48
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	160,752	2,756	113,320	147,918	134,743	5732.80	383.49
Investment securities income (tax equivalent).....	26,060	27,813	53,179	53,205	30,649	-6.31	149.30
US Treasury and agency securities (excluding mortgage-backed securities)	1,398	87	1,142	0	0	1506.90	762.96
Mortgage-backed securities	23,210	25,768	48,377	48,954	26,065	-9.93	197.41
All other securities	1,452	1,958	3,660	4,251	4,584	-25.87	-41.64
Cash dividends declared.....	11,878	12,240	24,369	22,463	13,249	-2.96	234.03
Common	11,878	12,240	24,369	22,463	13,249	-2.96	234.03
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.24	2.92	69	4.16	3.46	89	3.94	3.27	87	4.56	4	85	4.18	4.08	62
Less: Interest expense	0.18	0.25	38	0.48	0.61	36	0.37	0.48	39	0.66	0.98	27	0.66	0.75	37
Equals: Net interest income (tax equivalent)	3.06	2.65	78	3.68	2.84	89	3.57	2.77	89	3.90	3.01	88	3.52	3.33	62
Plus: Non-interest income	1.26	1.11	64	1.63	1.14	78	1.45	1.21	67	1.40	1.32	63	2.16	0.90	92
Equals: adjusted operating income (tax equivalent)	4.32	3.82	78	5.31	4.05	92	5.02	4.04	88	5.30	4.41	85	5.68	4.27	91
Less: Overhead expense	2.66	2.24	78	2.90	2.63	71	2.82	2.57	69	3.60	2.69	84	3.34	2.58	84
Less: Provision for credit losses	-1.21	-0.15	0	2.42	0.85	92	1.17	0.51	93	0.22	0.15	73	0.19	0.12	75
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	68	0.04	0.03	70	0.07	0.02	87	0	0.01	60	0	0	60
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.96	1.79	93	0.04	0.64	17	1.12	1.04	52	1.71	1.56	61	2.45	1.55	95
Less: Applicable income taxes (tax equivalent)	0.74	0.41	92	-0.01	0.16	14	0.25	0.23	55	0.42	0.36	67	0.53	0.32	94
Less: Minority interest	0	0	79	-0.02	0	2	-0.01	0	0	-0.01	0	1	0	0	46
Equals: Net operating income	2.22	1.36	93	0.06	0.48	18	0.88	0.81	53	1.30	1.19	59	1.91	1.22	94
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	2.22	1.35	93	0.06	0.50	17	0.88	0.82	52	1.30	1.19	59	1.91	1.22	94
Memo: Net income (last four quarters)	1.93	1.25	90	0.83	0.81	44	0.88	0.82	52	1.30	1.19	58	1.91	1.22	94
Net income—BHC and noncontrolling (minority) interest	2.22	1.37	93	0.04	0.50	17	0.87	0.83	52	1.29	1.20	57	1.91	1.22	94
Margin Analysis															
Average earning assets / Average assets	90.46	93.15	18	89.19	91.74	20	90.09	92.32	21	87.57	91.05	15	86.40	93.23	1
Average interest-bearing funds / Average assets	60.20	62.32	43	63.45	65.48	43	62.73	64.06	46	63.06	65.57	40	67.70	70.70	36
Interest income (tax equivalent) / Average earning assets	3.58	3.14	76	4.66	3.78	91	4.37	3.55	91	5.21	4.41	88	4.84	4.38	83
Interest expense / Average earning assets	0.20	0.27	39	0.53	0.66	37	0.41	0.52	39	0.76	1.08	28	0.76	0.81	47
Net interest income (tax equivalent) / Average earning assets	3.38	2.85	81	4.12	3.10	89	3.96	3.01	90	4.45	3.33	92	4.08	3.58	82
Yield or Cost															
Total loans and leases (tax equivalent)	4.73	4.05	83	5.21	4.44	87	5.04	4.27	87	5.79	5.09	84	5.35	4.85	83
Interest-bearing bank balances	0.08	0.11	16	0.17	0.50	6	0.10	0.27	3	5.87	2.04	99	1.38	1.88	20
Federal funds sold and reverse repos		0.26			0.94			0.68			2.44			1.50	
Trading assets		0.42			0.67			0.60			0.99			0.70	
Total earning assets	3.57	3.11	80	4.65	3.74	92	4.36	3.51	91	5.20	4.36	88	4.82	4.33	84
Investment securities (tax equivalent)	1.70	1.80	45	2.61	2.51	62	2.34	2.25	60	2.86	2.76	61	2.75	2.69	54
US Treasury and agency securities (excluding mortgage-backed securities)	1.20	1.28	45	0.30	2.01	3	0.87	1.75	15		2.32			2.20	
Mortgage-backed securities	1.58	1.56	53	2.62	2.33	84	2.35	2.05	78	2.77	2.61	71	2.49	2.44	61
All other securities	2.92	2.91	52	2.99	3.48	36	3.01	3.24	45	3.04	4.06	19	2.96	3.74	23
Interest-bearing deposits	0.20	0.24	46	0.67	0.70	55	0.52	0.53	54	0.92	1.10	36	0.76	0.85	43
Time deposits of \$250K or more	0.88	0.76	63	1.71	1.67	49	1.58	1.42	63	2.26	1.96	72	1.58	1.57	43
Time deposits < \$250K	0.92	0.72	73	1.78	1.58	64	1.62	1.36	69	1.76	1.82	42	1.64	1.42	71
Other domestic deposits	0.09	0.17	26	0.39	0.50	36	0.26	0.36	40	0.64	0.93	31	0.49	0.64	41
Foreign deposits		0.12			0.59			0.42			1.19			1.85	
Federal funds purchased and repos		0.19		1.34	0.85	82	1.34	0.62	85	2.19	1.86	64	1.89	1.03	79
Other borrowed funds and trading liabilities	3.35	1.31	93	3.01	1.62	92	3.23	1.50	92	2.90	2.38	76	2.33	2.10	76
All interest-bearing funds	0.30	0.40	37	0.75	0.92	36	0.59	0.74	37	1.05	1.49	26	0.98	1.06	41

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	91,604	101,975	190,146	160,455	152,028
Fiduciary activities income	27,275	20,404	45,657	39,533	36,716
Service charges on deposit accounts - domestic	11,326	10,351	21,216	24,344	19,941
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	2,328	1,387	3,314	2,759	2,617
Insurance activities revenue.....	1,260	0	3	0	0
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	353	13	525	192	-110
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	15,753	33,569	55,162	13,657	12,926
Other non-interest income.....	33,309	36,251	64,269	79,970	79,938
Total overhead expenses	192,497	181,942	368,456	411,981	235,285
Personnel expense.....	104,979	94,968	195,246	209,922	124,341
Net occupancy expense.....	24,266	26,517	56,132	66,097	32,416
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	5,303	5,529	10,936	9,687	2,832
Other operating expenses.....	57,949	54,928	106,142	126,275	75,696
Fee income on mutual funds and annuities.....	1,817	1,152	2,597	2,104	1,999
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,859	1,862	1,838	1,782	1,177
Average personnel expense per employee.....	56.47	51	106.23	117.80	105.64
Average assets per employee.....	7,797.19	6,729.81	7,117.45	6,427.58	5,979.62

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	1.98	2.15	52	1.13	2.20	41	1.37	2.02	46	1.31	2.72	39	1.31	1.69
Overhead expenses / Net Interest Income + non-interest income	61.59	59.03	59	54.82	63.28	21	56.16	62.28	30	68.05	61.29	76	59.04	61.22
Percent of Average Assets														
Total overhead expense	2.66	2.24	78	2.90	2.63	71	2.82	2.57	69	3.60	2.69	84	3.34	2.58
Personnel expense.....	1.45	1.25	71	1.52	1.31	71	1.49	1.30	68	1.83	1.41	84	1.77	1.46
Net occupancy expense.....	0.33	0.24	87	0.42	0.26	92	0.43	0.26	94	0.58	0.28	97	0.46	0.31
Other operating expenses.....	0.87	0.73	77	0.96	0.99	68	0.89	0.94	65	1.19	0.97	77	1.12	0.79
Overhead less non-interest income	1.39	1.10	74	1.28	1.36	44	1.36	1.25	58	2.20	1.32	92	1.18	1.65
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	61.49	58.45	64	54.72	62.83	22	56.06	61.82	30	67.91	60.64	78	58.84	60.51
Personnel expense.....	33.53	33.10	48	28.56	32.43	25	29.71	32.36	29	34.61	32.39	60	31.10	34.42
Net occupancy expense.....	7.75	6.33	74	7.98	6.65	73	8.54	6.58	79	10.90	6.52	96	8.11	7.33
Other operating expenses.....	20.21	18.60	68	18.18	23.06	36	17.81	22.28	34	22.41	21.20	68	19.64	18.28
Total non-interest income	29.26	28.18	59	30.67	27.40	62	28.93	28.83	56	26.45	29.23	54	38.02	20.30
Fiduciary activities income	8.71	2.24	92	6.14	2.10	88	6.95	2.09	89	6.52	1.97	88	9.18	1.95
Service charges on domestic deposit accounts	3.62	3.19	56	3.11	3.35	42	3.23	3.27	48	4.01	3.88	50	4.99	3.58
Trading revenue.....	0	0.72	23	0	1.60	29	0	1.28	25	0	1.18	22	0	0.03
Investment banking fees and commissions.....	0.74	2.52	34	0.42	2.64	28	0.50	2.46	30	0.45	3.54	24	0.65	0.85
Insurance activities revenue.....	0.40	0.37	70	0	0.39	13	0	0.41	24	0	0.47	11	0	0.46
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.49
Net servicing fees	0.11	0.55	41	0	-0.20	52	0.08	0.01	62	0.03	0.28	39	-0.03	0.52
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.49
Net gain (loss) - sales of loans, OREO, and other assets	5.03	3.83	73	10.10	2.89	90	8.39	3.92	82	2.25	1.86	66	3.23	1.98
Other non-interest income.....	10.64	9.26	69	10.90	9.31	70	9.78	9.65	61	13.18	10.04	72	19.99	7.05
Overhead less non-interest income	32.23	29.94	48	24.05	34.19	19	27.13	31.93	32	41.46	31.06	82	20.82	39.75
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.77	21.54	85	-40.01	18.39	1	21.65	18.63	68	23.75	20.56	76	20.94	18.37
Applicable income tax + TE / Pretax net operating income + TE	25.01	23.10	73	-14.98	22.75	1	22.44	21.18	52	24.37	23.23	65	21.73	21.35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	6,475,401	6,690,640	6,689,394	6,686,898	3,805,947	-3.22	108.05
Commercial and industrial loans	1,331,879	2,211,753	1,960,184	1,291,643	945,575	-39.78	91.85
Loans to individuals	275,167	365,946	340,192	380,458	164,994	-24.81	338.42
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	4,491	4,091	4,449	4,896	4,807	9.78	-76.45
Other loans and leases	311,301	225,840	260,008	201,160	14,801	37.84	1747.37
Less: Unearned income	20,802	36,337	31,947	9,143	7,348	-42.75	143.93
Loans and leases, net of unearned income	8,377,437	9,461,933	9,222,280	8,555,912	4,928,776	-11.46	114.98
Less: Allowance for loan and lease losses	132,418	232,192	228,804	47,576	39,539	-42.97	250.81
Net loans and leases	8,245,019	9,229,741	8,993,476	8,508,336	4,889,237	-10.67	113.65
Debt securities that reprice or mature in over 1 year	3,460,584	2,321,867	2,639,660	2,075,866	1,354,011	49.04	275.40
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	11,705,603	11,551,608	11,633,136	10,584,202	6,243,248	1.33	144.84
Interest-bearing bank balances	1,807,375	474,009	1,138,788	83,911	25,875	281.30	7086.67
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,126	1,131	1,144	2,649	1,018	-0.44	-89.77
Trading assets	0	0	0	0	0		
Total earning assets	13,514,104	12,026,748	12,773,068	10,670,762	6,270,141	12.37	180.54
Non-interest-bearing cash and due from depository institutions	605,630	470,648	506,863	487,841	594,882	28.68	-10.77
Premises, fixed assets, and leases	242,708	256,097	247,399	270,581	44,881	-5.23	510.77
Other real estate owned	1,044	4,153	3,061	2,605	2,668	-74.86	-64.43
Investment in unconsolidated subsidiaries	6,535	7,465	6,029	6,874	2,011	-12.46	160.25
Intangible and other assets	778,845	808,254	797,500	817,639	334,287	-3.64	165.78
Total assets	15,148,861	13,573,357	14,333,914	12,256,302	7,248,870	11.61	159.66
Quarterly average assets	14,779,185	12,945,339	13,691,815	12,195,619	7,134,202	14.17	157.91
Average loans and leases (YTD)	8,795,636	8,909,194	9,162,040	8,014,470	4,894,518	-1.27	126.05
Memoranda							
Loans held-for-sale	113,173	109,453	197,541	83,872	25,318	3.40	246.89
Loans not held-for-sale	8,264,264	9,352,480	9,024,739	8,472,040	4,903,458	-11.64	113.86
Real estate loans secured by 1–4 family	1,842,615	2,127,561	2,110,100	2,204,711	1,068,414	-13.39	112.02
Commercial real estate loans	4,601,208	4,523,997	4,544,315	4,443,428	2,689,748	1.71	109.04
Construction and land development	823,912	674,053	743,159	598,407	320,840	22.23	293.06
Multifamily	351,563	563,560	448,733	601,301	139,304	-37.62	122.66
Nonfarm nonresidential	3,425,733	3,286,384	3,352,423	3,243,720	2,229,604	4.24	86.83
Real estate loans secured by farmland	31,578	39,082	34,979	38,759	47,785	-19.20	-25.28
Total investment securities	3,461,710	2,322,998	2,640,804	2,078,515	1,355,029	49.02	271.09
U.S. Treasury securities	0	0	0	0	0		-100.00
US agency securities (excluding mortgage-backed securities)	223,973	117,162	232,107	0	0	91.17	667.03
Municipal securities	94,630	127,108	111,246	131,600	149,950	-25.55	-43.13
Mortgage-backed securities	3,142,606	2,078,227	2,296,950	1,944,914	1,205,079	51.22	332.13
Asset-backed securities	0	0	0	0	0		
Other debt securities	501	501	501	2,001	0	0.00	
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	3,366,579	2,195,389	2,529,057	1,944,914	1,205,079	53.35	339.24
U.S. Treasury securities	0	0	0	0	0		-100.00
US agency securities (excluding mortgage-backed securities)	223,973	117,162	232,107	0	0	91.17	667.03
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	3,142,606	2,078,227	2,296,950	1,944,914	1,205,079	51.22	332.13
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	4,139	4,597	4,680	3,024	-519	-9.96	-37.61
Available-for-sale securities appreciation (depreciation)	18,614	98,275	78,793	35,432	-19,148	-81.06	-10.13
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,759,809	1,386,441	1,295,135	1,048,959	915,033	26.93	293.61

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	4,142,095	992,547	1,073,570	849,433	781,973	317.32	726.98
NOW, ATS and transaction accounts	3,162,283	705,887	774,833	620,143	475,529	347.99	769.92
Time deposits less brokered deposits < \$250K	860,294	906,008	836,126	1,035,200	460,918	-5.05	
MMDA and other savings accounts	4,359,386	8,019,750	8,784,836	6,581,572	3,587,346	-45.64	71.46
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	12,524,058	10,624,192	11,469,365	9,086,348	5,305,766	17.88	247.77
Time deposits of \$250K or more	137,330	188,357	170,894	258,030	143,646	-27.09	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	0	0	0	195,000	157,975	-100.00	
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	21,636	79,395	27,013	49,462	313,739	-72.75	-97.41
Other borrowings w/remaining maturity over 1 year	147,823	149,387	246,617	177,815	161,063	-1.05	-31.33
Brokered deposits < \$250K	65,457	249,951	216,405	242,479	191,019	-73.81	
Noncore funding	372,246	667,090	660,929	922,786	967,442	-44.20	-75.06
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	67,011	67,011	67,011	67,011	67,011	0.00	0.00
Other liabilities	303,735	393,270	347,129	330,666	87,731	-22.77	442.67
Total liabilities	13,267,050	11,751,563	12,544,434	10,406,811	6,427,950	12.90	154.31
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	577	576	576	575	569	0.17	2.67
Common surplus	1,054,276	1,050,678	1,053,022	1,049,064	349,810	0.34	306.24
Retained earnings	1,126,284	878,585	977,414	917,377	791,031	28.19	87.61
Accumulated other comprehensive income	10,238	72,780	56,007	23,501	-15,394	-85.93	-34.69
Other equity capital components	-307,321	-178,950	-295,293	-140,211	-305,096		
Total holding company equity capital	1,884,054	1,823,669	1,791,726	1,850,306	820,920	3.31	205.26
Noncontrolling (minority) interest in subsidiaries	-2,243	-1,875	-2,246	-815	0		
Total equity capital, including minority interest	1,881,811	1,821,794	1,789,480	1,849,491	820,920	3.29	204.90
Total liabilities and capital	15,148,861	13,573,357	14,333,914	12,256,302	7,248,870	11.61	159.66
Memoranda							
Non-interest-bearing deposits	4,328,060	3,188,046	3,415,021	2,189,573	1,626,252	35.76	342.93
Interest-bearing deposits	8,398,785	7,874,454	8,441,643	7,397,284	4,014,179	6.66	178.57
Total deposits	12,726,845	11,062,500	11,856,664	9,586,857	5,640,431	15.04	218.80
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,791,726	1,850,306	1,850,306	820,920	724,345		
Accounting restatements	0	-30,368	-30,368	0	0		
Net income	160,749	3,816	114,774	148,809	134,743		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	2,129	2,285	4,709	11,363	13,545		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	12,903	39,409	155,832	97,186	31,202		
Changes incident to business combinations	0	0	0	949,968	0		
Less: Dividends declared	11,878	12,240	24,369	22,463	13,249		
Change in other comprehensive income	-45,769	49,279	32,506	38,895	-7,262		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,884,054	1,823,669	1,791,726	1,850,306	820,920		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	42.75	36.32	64	49.29	36.22	75	46.67	36.22	71	54.56	37.78	78	52.50	53.63	45
Commercial and industrial loans	8.79	12.25	32	16.29	14.99	54	13.68	13.52	50	10.54	12.02	43	13.04	11.42	65
Loans to individuals	1.82	3.48	55	2.70	3.53	58	2.37	3.40	58	3.10	4.20	54	2.28	2.65	69
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0	44
Agricultural loans.....	0.03	0.21	45	0.03	0.20	46	0.03	0.19	48	0.04	0.24	50	0.07	0.47	49
Other loans and leases.....	2.05	4.22	32	1.66	4.66	22	1.81	4.63	26	1.64	5.01	21	0.20	2.64	18
Net loans and leases.....	54.43	59.81	30	68	63.21	57	62.74	61.58	44	69.42	63.77	56	67.45	73.30	22
Debt securities over 1 year.....	22.84	17.61	70	17.11	14.01	71	18.42	15.55	64	16.94	14.60	62	18.68	13.20	78
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.05	19
Subtotal	77.27	78.32	34	85.11	78.43	75	81.16	78.16	54	86.36	79.65	70	86.13	87.24	34
Interest-bearing bank balances	11.93	9.11	67	3.49	6.78	25	7.94	7.51	55	0.68	3.06	20	0.36	2.30	14
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	0.01	38
Debt securities 1 year or less	0.01	1.53	1	0.01	1.83	2	0.01	1.68	2	0.02	1.91	3	0.01	2.14	5
Trading assets	0	0.60	18	0	1.09	16	0	1.01	17	0	1.19	15	0	0.02	38
Total earning assets.....	89.21	91.43	23	88.61	90.72	21	89.11	91.05	23	87.06	89.53	23	86.50	92.24	1
Non-interest cash and due from depository institutions.....	4	1.01	99	3.47	1.08	99	3.54	1.07	99	3.98	1.14	99	8.21	1.25	99
Other real estate owned.....	0.01	0.02	45	0.03	0.03	65	0.02	0.02	62	0.02	0.03	52	0.04	0.04	63
All other assets.....	6.79	7.50	44	7.93	8.16	46	7.35	7.82	42	8.96	9.27	48	5.30	6.39	34
Memoranda															
Short-term investments	11.94	12.01	56	3.50	10.58	17	7.95	11.17	40	0.71	7.63	3	0.37	4.70	3
U.S. Treasury securities.....	0	1.08	12	0	0.92	14	0	0.84	17	0	1.03	11	0	0.37	27
US agency securities (excluding mortgage-backed securities)	1.48	0.77	78	0.86	0.48	74	1.62	0.63	84	0	0.54	13	0	1.67	7
Municipal securities	0.62	1.72	46	0.94	1.45	52	0.78	1.69	48	1.07	1.34	57	2.07	2.66	53
Mortgage-backed securities	20.74	12.97	84	15.31	11.11	75	16.02	11.75	70	15.87	11.44	77	16.62	8.73	85
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.26	33
Other debt securities	0	0.52	23	0	0.39	27	0	0.42	26	0.02	0.39	34	0	0.52	16
Loans held-for-sale.....	0.75	0.42	78	0.81	0.48	76	1.38	0.52	85	0.68	0.39	74	0.35	0.29	76
Loans held for investment	54.55	59.85	30	68.90	63.46	60	62.96	61.72	44	69.12	63.50	54	67.64	73.24	23
Real estate loans secured by 1–4 family	12.16	11.69	54	15.67	12.29	64	14.72	11.91	62	17.99	13.29	69	14.74	16.83	49
Revolving	2.30	1.45	67	2.72	1.80	67	2.51	1.66	66	3.10	2.07	69	4	2.43	76
Closed-end, secured by first liens	6.88	9.84	35	10.59	9.99	53	9.41	9.81	51	12.56	10.69	62	8.01	13.60	27
Closed-end, secured by junior liens	2.98	0.20	98	2.37	0.26	97	2.81	0.22	98	2.33	0.28	97	2.73	0.41	98
Commercial real estate loans	30.37	22.48	70	33.33	21.90	81	31.70	22.22	72	36.25	22.23	83	37.11	33.39	65
Construction and land development	5.44	3.35	76	4.97	3.32	74	5.18	3.40	75	4.88	3.44	69	4.43	4.78	55
Multifamily.....	2.32	3.31	44	4.15	3.07	69	3.13	3.12	59	4.91	3.01	80	1.92	5.12	27
Nonfarm nonresidential	22.61	14.81	79	24.21	14.50	82	23.39	14.72	80	26.47	14.69	84	30.76	21.85	83
Real estate loans secured by farmland.....	0.21	0.34	62	0.29	0.33	66	0.24	0.33	64	0.32	0.36	67	0.66	0.88	64

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	77.30	59.66	81	70.71	55.37	76	72.54	57.15	78	78.16	57.46	82	77.22	72.88	56
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	21.99	19.82	58	22.49	19.50	59	22.88	19.43	61	25.77	20.75	65	21.68	23.13	51
Real estate loans secured by 1–4 family.....	4.16	2.42	78	3.90	2.79	65	3.90	2.64	67	4.43	3.15	68	5.88	3.34	79
Revolving	17.83	17.22	56	18.59	16.49	64	18.98	16.59	63	21.33	17.39	66	15.79	19.33	47
Closed-end.....	54.92	36.54	86	47.81	32.96	82	49.28	34.63	80	51.93	33.52	85	54.57	45.57	72
Construction and land development.....	9.83	5.50	81	7.12	4.97	71	8.06	5.26	75	6.99	5.09	69	6.51	6.53	57
1–4 family.....	1.04	1.11	59	0.93	0.93	60	0.81	0.93	57	1.07	0.94	64	0.65	1.52	37
Other.....	8.80	4.33	90	6.19	3.90	76	7.25	4.19	81	5.92	4.02	73	5.86	4.90	65
Multifamily.....	4.20	5.34	48	5.96	4.72	67	4.87	4.96	57	7.03	4.69	76	2.83	6.76	29
Nonfarm nonresidential	40.89	24.14	90	34.73	21.76	83	36.35	22.93	83	37.91	22.15	88	45.24	30.16	91
Owner-occupied.....	16.52	8.14	90	14.51	7.38	88	14.60	7.68	86	15.76	7.72	88	22.45	10.31	96
Other.....	24.37	15.71	81	20.22	14.16	74	21.75	14.95	76	22.15	14.34	76	22.78	19.35	69
Real estate loans secured by farmland.....	0.38	0.59	63	0.41	0.52	67	0.38	0.54	65	0.45	0.55	67	0.97	1.27	63
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0	44
Commercial and industrial loans	15.90	20.98	34	23.38	23.90	51	21.25	22.17	48	15.10	19.53	39	19.18	16.21	69
Loans to individuals	3.28	6.28	54	3.87	6.11	55	3.69	6.13	56	4.45	7.13	55	3.35	3.89	69
Credit card loans	0.08	0.51	61	0.05	0.64	57	0.07	0.65	58	0.07	0.81	53	0.07	0.04	80
Agricultural loans.....	0.05	0.37	43	0.04	0.31	43	0.05	0.32	44	0.06	0.37	46	0.10	0.69	50
Other loans and leases.....	3.72	8.03	37	2.39	8.93	25	2.82	9.09	26	2.35	9.85	21	0.30	3.74	16
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	420.88	383.17	51	444.16	392.62	50	448.30	381.27	57	480.16	391.26	62	500.60	505.61	47
Real estate loans secured by 1–4 family.....	119.76	124.52	49	141.24	133.24	52	141.41	125.03	57	158.31	138.18	60	140.53	161.34	49
Revolving	22.67	15.53	67	24.48	19.64	62	24.08	17.42	65	27.25	21.26	63	38.14	23.52	74
Closed-end.....	97.10	107.53	47	116.76	112.01	52	117.33	106.14	57	131.07	115.20	60	102.39	134.73	43
Commercial real estate loans	299.06	238.21	61	300.33	237.30	62	304.54	234.65	64	319.07	229.44	69	353.79	316.03	65
Construction and land development.....	53.55	35.52	73	44.75	35.78	63	49.80	35.62	69	42.97	34.95	64	42.20	44.92	52
1–4 family.....	5.65	7.06	55	5.85	6.74	55	5.01	6.34	53	6.59	6.61	58	4.22	10.21	33
Other.....	47.91	28.07	80	38.90	27.86	66	44.79	28.16	74	36.38	27.32	66	37.98	33.75	59
Multifamily.....	22.85	34.78	41	37.41	33.28	66	30.07	32.74	56	43.18	31.04	75	18.32	48.38	27
Nonfarm nonresidential	222.66	157.17	74	218.17	157.33	68	224.67	155.06	72	232.92	152.10	74	293.26	208.15	81
Owner-occupied.....	89.95	52.65	81	91.14	53.29	79	90.23	52.37	79	96.85	53.07	81	145.57	70.68	93
Other.....	132.71	102.08	65	127.03	101.60	60	134.44	100.54	66	136.07	97.41	67	147.70	134.17	61
Real estate loans secured by farmland.....	2.05	3.59	62	2.59	3.50	64	2.34	3.44	64	2.78	3.60	64	6.29	8.13	65
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.01	44
Commercial and industrial loans	86.57	127.07	29	146.83	159.86	41	131.36	139.91	46	92.75	122.02	38	124.37	107.07	63
Loans to individuals	17.89	35.29	55	24.29	38.40	55	22.80	37.47	57	27.32	43.51	53	21.70	24.45	69
Credit card loans	0.45	2.61	61	0.33	3.43	56	0.41	3.30	58	0.40	4.34	54	0.48	0.24	81
Agricultural loans.....	0.29	2.01	43	0.27	2.03	44	0.30	1.88	46	0.35	2.18	49	0.63	4.49	49
Other loans and leases.....	20.23	46.75	30	14.99	51.14	22	17.42	49.54	27	14.44	52.44	19	1.95	25.58	18
Supplemental															
Non-owner occupied CRE loans / Gross loans	38.40	28.84	71	33.30	26.07	71	34.68	27.32	67	36.17	26.45	73	32.12	35.09	43
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	209.11	187.37	54	209.19	186.18	53	214.31	183.76	56	222.22	178.57	58	208.22	243.62	38
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	299.06	244.59	61	300.33	244.21	57	304.54	240.85	62	319.07	236.10	67	353.79	318.90	63

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	11.94	12.01	56	3.50	10.58	17	7.95	11.17	40	0.71	7.63	3	0.37	4.70	3
Liquid assets	38.15	28.17	80	23.13	24.60	54	29.12	26.22	64	20.53	22.44	53	25.19	15.56	85
Investment securities	22.85	19.64	61	17.11	16.55	57	18.42	17.85	56	16.96	16.99	53	18.69	16.02	67
Net loans and leases	54.43	59.81	30	68	63.21	57	62.74	61.58	44	69.42	63.77	56	67.45	73.30	22
Net loans, leases and standby letters of credit	55.02	60.62	30	68.71	64.12	57	63.39	62.48	43	70.27	64.84	55	68.43	73.71	25
Core deposits	82.67	74.75	81	78.27	68.08	77	80.02	70.67	79	74.14	63.09	71	73.19	69.97	61
Noncore funding	2.46	10.89	8	4.91	16.68	11	4.61	14.13	17	7.53	19.36	15	13.35	16.58	37
Time deposits of \$250K or more	0.91	1.81	26	1.39	2.56	29	1.19	2.11	32	2.11	2.94	41	1.98	4.28	20
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0	49
Federal funds purchased and repos	0	1.20	11	0	1.49	9	0	1.47	10	1.59	1.94	60	2.18	0.96	80
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	48
Net federal funds purchased (sold)	0	0.52	29	0	0.52	26	0	0.54	30	1.59	0.48	76	2.18	0.97	81
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.14	0.99	46	0.58	2.06	32	0.19	1.24	37	0.40	3.01	20	4.33	3.63	61
Earning assets that reprice within 1 year	49.90	38.93	79	45.72	39.71	69	52.55	39.38	84	39.90	39.29	51	43.51	32.35	76
Interest-bearing liabilities that reprice within 1 year	4.33	7.04	37	6.52	9.42	34	5.57	8.20	43	7.34	10.19	33	6.07	18.20	16
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	0.16	39
Net assets that reprice within 1 year	45.57	30.25	86	39.20	28.34	77	46.99	29.11	89	32.56	26.63	62	37.44	12.98	90
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-12.27	-1.82	19	1.66	6.94	34	-4.12	3.20	31	7.90	14.45	30	15.06	13.54	55
Net short-term noncore funding dependence	-14.01	-8.21	25	-0.53	-2.29	49	-6.69	-4.76	37	5.09	3.38	49	11.72	8.57	61
Short-term investment / Short-term noncore funding	1,071.05	284.81	92	114.85	138.95	54	315.18	184.19	80	13.84	77.77	16	3.54	62.28	4
Liquid assets - short-term noncore funding / Nonliquid assets	59.88	34.02	85	26.13	23.27	63	37.53	28.18	72	19.42	16.97	62	19.68	4.17	83
Net loans and leases / Total deposits	64.78	74.66	25	83.43	82.84	46	75.85	79.43	39	88.75	90.31	43	86.68	92.88	27
Net loans and leases / Core deposits	65.83	81.17	20	86.87	93.70	37	78.41	88.34	32	93.64	103.93	36	92.15	106.50	21
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.29	0.84	43	0.35	1.82	28	0.36	1.57	30	0.22	0.72	39	-0.07	-0.47	62
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.31	1.94	41	7.58	4.82	80	6.13	4.31	75	2.63	1.36	80	-2.66	-1.95	29
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			0			0.02			0			-0.04		
Percent of Investment Securities															
Held-to-maturity securities	2.75	13.42	43	5.49	12.14	55	4.23	11.38	53	6.43	12.67	53	11.07	10.76	67
Available-for-sale securities	97.25	84.66	59	94.51	85.75	48	95.77	87.23	49	93.57	85.40	49	88.93	88.32	34
U.S. Treasury securities	0	5.52	12	0	5.43	13	0	4.72	16	0	6.15	11	0	2.08	27
US agency securities (excluding mortgage-backed securities)	6.47	4.50	72	5.04	3.23	72	8.79	4.01	80	0	3.49	13	0	11	7
Municipal securities	2.73	8.87	42	5.47	9.39	50	4.21	9.83	45	6.33	7.75	56	11.07	16.63	47
Mortgage-backed securities	90.78	66.59	86	89.46	67.27	83	86.98	66.64	75	93.57	67.43	88	88.93	54.50	92
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	1.54	33
Other debt securities	0.01	3.17	23	0.02	2.93	27	0.02	3.01	26	0.10	2.94	34	0	3.75	16
Mutual funds and equity securities	0	0.32	14	0	0.37	12	0	0.35	13	0	0.40	13	0	0.41	19
Debt securities 1 year or less	0.03	8.69	1	0.05	11.75	0	0.04	10.55	1	0.13	11.86	2	0.08	13.91	5
Debt securities 1 to 5 years	2.79	17.05	14	1.68	18.03	11	1.55	17.03	11	1.27	17.94	10	1.93	23.42	8
Debt securities over 5 years	97.18	72.17	96	98.27	66.01	97	98.41	69.86	95	98.60	66.02	99	98	58.36	96
Pledged securities	50.84	33.87	74	59.68	37.40	80	49.04	35.67	69	50.47	30.57	77	67.53	42.20	78
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	280.62	51.37	94	564.38	146.89	95	1,216.93	183.32	97	221.87	26.69	94	61.94	16.28	80
Investment securities	49.02	33.34	69	19.73	14.17	69	27.05	23.62	66	53.39	11.75	89	35.60	8.02	88
Core deposits	17.88	16.88	62	17.70	25.99	28	26.23	26.88	54	71.25	11.23	96	8.80	10.40	55
Noncore funding	-44.20	-23.76	22	-27.21	-2.41	14	-28.38	-12.18	32	-4.62	6.59	31	-22.09	6.76	15

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	2,483,948	2,491,585	2,451,491	2,406,874	1,385,291
Commit: Secured commercial real estate loans	407,534	564,253	567,431	531,925	298,854
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	62,182	45,756	55,852	48,698	31,860
Securities underwriting	0	0	0	0	0
Standby letters of credit	89,821	95,921	93,069	104,070	70,992
Commercial and similar letters of credit	13	13	13	19	241
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	288,295	400,777	419,219	206,594	65,225
Written options contracts (interest rate)	182,682	299,512	238,849	124,029	42,439
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,306,955	1,267,719	1,300,237	1,231,894	656,499
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	113,177	113,177	113,177	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
Loan commitments (reported semiannually, June/Dec)	16.40	22.45	31	18.36	21.74	46	17.10	22.01	38	19.64	23.52	46	19.11	17.31	65
Standby letters of credit	0.59	0.67	59	0.71	0.72	62	0.65	0.71	63	0.85	0.84	63	0.98	0.35	93
Commercial and similar letters of credit	0	0.02	39	0	0.02	40	0	0.02	43	0	0.02	38	0	0.01	74
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0	47
Derivative contracts	12.48	49.75	37	15.33	51.68	39	14.45	48.62	37	12.75	68.47	32	10.54	6.51	72
Interest rate contracts	11.74	35.96	39	14.50	36.85	40	13.66	34.36	38	12.75	47.31	35	10.54	6.40	72
Interest rate futures and forward contracts	1.90	5.17	75	2.95	9.28	73	2.92	6.21	72	1.69	10.67	69	0.90	0.25	85
Written options contracts (interest rate)	1.21	1.82	62	2.21	2.30	69	1.67	2.18	64	1.01	2.47	65	0.59	0.26	80
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	0.07	40
Interest rate swaps	8.63	20.67	39	9.34	22.27	35	9.07	20.83	38	10.05	28.86	37	9.06	5.18	74
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	0	47
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	0	47
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0	49
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	0	49
Equity, commodity, and other derivative contracts	0.75	0.86	82	0.83	1.80	79	0.79	1.86	80	0	3.32	31	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0	49
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	0	49
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	0	48
Commodity and other swaps	0.75	0.29	86	0.83	0.30	85	0.79	0.32	85	0	0.38	35	0	0	49
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	28.24	42.93	37	27.97	41.55	38	26.76	42.82	34	30.03	45.53	38	28.30	25.18	64

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,891,109	2,081,185	2,071,482	1,562,517	764,163
Interest rate contracts	1,777,932	1,968,008	1,958,305	1,562,517	764,163
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	113,177	113,177	113,177	0	0
Derivatives Position					
Futures and forwards	288,295	400,777	419,219	206,594	65,225
Written options	182,682	299,512	238,849	124,029	42,439
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	182,682	299,512	238,849	124,029	42,439
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	1,420,132	1,380,896	1,413,414	1,231,894	656,499
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,891,109	2,081,185	2,071,482	1,562,517	764,163
Interest rate contracts	1,777,932	1,968,008	1,958,305	1,562,517	764,163
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	113,177	113,177	113,177	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,602,543	1,680,408	1,652,263	1,355,923	698,938
One year or less	222,615	350,938	278,031	167,496	93,917
Over 1 year to 5 years	424,057	317,038	362,823	376,361	336,390
Over 5 years	955,871	1,012,432	1,011,409	812,066	268,631
Gross negative fair value (absolute value)	80,791	133,401	117,823	33,691	7,970
Gross positive fair value.....	8,461	15,144	14,247	4,836	747
Held for trading.....	0	0	0	0	0
Non-traded.....	8,461	15,144	14,247	4,836	747
Current credit exposure on risk-based capital derivative contracts	3,754	6,579	5,369	2,520	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Notional Amount															
Interest rate contracts	94.02	94.09	30	94.56	95.13	29	94.54	94.10	31	100	93.44	80	100	99.91	54
Foreign exchange contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	0	46
Equity, commodity, and other contracts	5.98	1.17	86	5.44	1.12	86	5.46	1.17	85	0	1.64	31	0	0	47
Futures and forwards	15.24	12.57	67	19.26	12.99	70	20.24	14.05	68	13.22	13.49	63	8.54	11.75	65
Written options	9.66	7.49	70	14.39	8.37	77	11.53	8.18	71	7.94	5.91	70	5.55	11.14	60
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0	49
Over-the-counter	9.66	7.20	71	14.39	7.94	80	11.53	7.73	73	7.94	5.10	74	5.55	10.65	60
Purchased options	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	1.29	38
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0	49
Over-the-counter	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	1.22	38
Swaps	75.10	71.23	45	66.35	69.92	37	68.23	68.76	40	78.84	69.75	46	85.91	65.42	48
Held for trading	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	13.60	38
Interest rate contracts	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	12.87	38
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	0	48
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	0	49
Non-traded	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	86.40	61
Interest rate contracts	94.02	56.19	63	94.56	54.31	67	94.54	53.82	67	100	52.22	88	100	85.51	64
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0	47
Equity, commodity, and other contracts	5.98	0.13	95	5.44	0.10	96	5.46	0.10	96	0	0.13	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	84.74	91.87	24	80.74	89.91	22	79.76	91.48	21	86.78	93.86	21	91.46	82.85	40
One year or less	11.77	28.05	40	16.86	30.94	45	13.42	32.05	42	10.72	32.17	35	12.29	12.75	65
Over 1 year to 5 years	22.42	26.03	43	15.23	27.26	34	17.52	27.06	37	24.09	30.45	47	44.02	22.66	75
Over 5 years	50.55	30.08	70	48.65	28.48	73	48.83	29.56	73	51.97	28.09	74	35.15	36.28	48
Gross negative fair value (absolute value)	4.27	1.25	95	6.41	1.76	96	5.69	1.55	98	2.16	0.83	91	1.04	0.66	73
Gross positive fair value	0.45	1.68	8	0.73	2.69	11	0.69	2.23	9	0.31	1.19	11	0.10	1.10	8
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.06	0.05	75	0.10	0.07	77	0.09	0.07	80	0.03	0.06	66	0.01	0.01	81
Gross positive fair value (X)	0.01	0.07	19	0.01	0.11	19	0.01	0.09	19	0	0.07	19	0	0.01	32
Held for trading (X)	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0	40
Non-traded (X)	0.01	0.01	45	0.01	0.02	54	0.01	0.02	55	0	0.01	54	0	0.01	41
Current credit exposure (X)	0	0.05	19	0.01	0.08	22	0	0.06	23	0	0.05	20	0	0	18
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	50
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.04	0.63	20	0.06	1.03	22	0.05	0.85	20	0.02	0.73	20	0	0.06	18

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	228,804	47,576	47,576	39,539	40,599
Gross losses	12,531	6,999	13,249	22,273	16,983
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,867	4,640	5,720	4,750	2,753
Net losses	8,664	2,359	7,529	17,523	14,230
Provision for loan and lease losses	-87,722	151,392	153,174	25,560	13,170
Adjustments	0	35,583	35,583	0	0
Ending balance	132,418	232,192	228,804	47,576	39,539
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-1.21	-0.14	0	2.42	0.85	92	1.17	0.51	93	0.22	0.15	73	0.19	0.12
Provision for loan and lease losses / Average loans and leases	-1.99	-0.25	0	3.40	1.37	89	1.67	0.82	89	0.32	0.24	72	0.27	0.16
Provision for loan and lease losses / Net loan and lease losses	-1,012.49	77.32	9	6,417.63	792.43	95	2,034.45	487.86	93	145.87	130.58	69	92.55	182.69
Allowance for loan and lease losses / Total loans and leases not held for sale	1.60	1.39	73	2.48	1.51	86	2.54	1.58	86	0.56	0.83	26	0.81	0.94
Allowance for loan and lease losses / Total loans and leases	1.58	1.37	73	2.45	1.48	86	2.48	1.55	86	0.56	0.81	26	0.80	0.93
Allowance for loan and lease losses / Net loans and leases losses (X)	7.64	15.27	36	49.21	11.83	91	30.39	11.58	88	2.72	8.03	26	2.78	21.35
Allowance for loan and lease losses / Nonaccrual assets	551.19	318.67	86	887.08	321.01	91	545.97	299.17	86	207.56	218.72	65	131.56	285.36
ALLL / 90+ days past due + nonaccrual loans and leases	406.73	260.68	78	667.68	244.42	93	390.44	244.34	79	121.76	151.73	48	128	259.30
Gross loan and lease losses / Average loans and leases	0.28	0.22	70	0.16	0.35	33	0.14	0.34	31	0.28	0.28	58	0.35	0.15
Recoveries / Average loans and leases	0.09	0.08	61	0.10	0.07	77	0.06	0.07	55	0.06	0.08	46	0.06	0.05
Net losses / Average loans and leases	0.20	0.13	68	0.05	0.28	20	0.08	0.27	27	0.22	0.21	60	0.29	0.09
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	48
Recoveries / Prior year-end losses	29.19	16.12	84	20.83	15.46	71	25.68	33.98	42	27.97	36.22	43	19.88	51.25
Earnings coverage of net loan and lease losses (X)	14.56	4.52	53	64.94	21.56	87	39.60	22.91	82	12.55	24.40	46	12.93	29.27
Net Loan and Lease Losses By Type														
Real estate loans	0	0.03	48	0.04	0.03	66	0.02	0.04	42	0	0.01	46	0.07	0.01
Real estate loans secured by 1–4 family	-0.07	-0.01	11	0	0.01	35	-0.01	0.01	33	0.02	0.01	69	0.09	0.01
Revolving	0.10	-0.05	87	-0.02	0.01	26	-0.02	0.01	32	0.10	0.02	81	0.09	0.02
Closed-end	-0.11	-0.01	3	0	0.01	43	0	0	40	0.01	0	61	0.09	0.01
Commercial real estate loans	0.03	0.05	63	0.06	0.03	70	0.03	0.07	45	-0.01	0.01	15	0.07	0.01
Construction and land development	0	0	64	0	0	42	0	0	36	0.01	-0.01	78	0.46	-0.02
1–4 family	0	0	57	0	0	22	0	0	17	0	0	25	0.24	0
Other	0	-0.01	63	0	0	60	0	0	57	0.01	-0.01	82	0.23	-0.02
Multifamily	0	0.01	51	0	0	58	0	0	58	0	0	82	0	0
Nonfarm nonresidential	0.04	0.07	63	0.08	0.05	73	0.04	0.11	44	-0.01	0.02	12	0.02	0.02
Owner-occupied	0	0.01	16	0.04	0.02	80	0.02	0.02	71	0.02	0.01	83	0.01	0.01
Other	0.04	0.06	67	0.04	0.03	72	0.02	0.08	43	-0.04	0.01	2	0	0.01
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48	0	0
Commercial and industrial loans	1.10	0.20	96	-0.10	0.46	1	0.11	0.47	21	1.12	0.37	91	1.08	0.18
Loans to individuals	0.45	0.78	46	0.63	1.41	32	0.49	1.13	28	0.57	1.17	30	0.74	0.71
Credit card loans	7.39	2.18	97	3.46	3.43	45	2.73	2.92	41	0	3.11	7	0	1.65
Agricultural loans	0	0.03	48	0	0.15	38	0	0.19	35	0	0.08	37	0	0.03
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50		
Other loans and leases	0.45	0.08	91	0.93	0.13	96	1.06	0.15	93	0.38	0.15	83	0.01	0.28

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		31,591		27,647		28,152		32,683		12,507
90+ days past due loans and leases		8,533		8,601		16,694		16,150		835
Nonaccrual loans and leases		24,024		26,175		41,908		22,922		30,055
Total past due and nonaccrual loans and leases		64,148		62,423		86,754		71,755		43,397
Restructured 30–89 days past due		0		39		360		762		2,171
Restructured 90+ days past due		0		55		0		0		0
Restructured nonaccrual		2,674		4,283		4,602		5,896		10,211
Total restructured loans and leases		2,674		4,377		4,962		6,658		12,382
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		15,229		14,551		15,539		14,281		14,953
Other real estate owned		1,044		4,153		3,061		2,605		2,668
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.38	0.27	75	0.29	0.36	48	0.31	0.39	48	0.38
90+ days past due loans and leases	0.10	0.10	75	0.09	0.13	67	0.18	0.12	77	0.19
Nonaccrual loans and leases	0.29	0.58	22	0.28	0.61	17	0.45	0.66	38	0.27
90+ days past due and nonaccrual loans and leases	0.39	0.73	25	0.37	0.80	19	0.64	0.85	39	0.46
30–89 days past due restructured	0	0.01	19	0	0.01	33	0	0.01	51	0.01
90+ days past due restructured	0	0	30	0	0.01	63	0	0.01	29	0
Nonaccrual restructured	0.03	0.12	25	0.05	0.13	29	0.05	0.13	31	0.07
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.38	0.27	75	0.29	0.37	48	0.31	0.40	48	0.38
90+ days past due assets	0.10	0.10	75	0.09	0.13	67	0.18	0.12	77	0.19
Nonaccrual assets	0.29	0.59	21	0.28	0.62	17	0.45	0.67	38	0.27
30+ days past due and nonaccrual assets	0.77	1.04	43	0.66	1.21	27	0.94	1.29	41	0.84
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.21	0.43	21	0.26	0.49	23	0.41	0.52	41	0.32
90+ days past due and nonaccrual assets + other real estate owned	0.22	0.46	20	0.29	0.52	23	0.43	0.55	41	0.34
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.27	0.52	24	0.33	0.56	25	0.42	0.60	33	0.33
Allowance for loan and lease losses	30.43	67.93	21	19.37	65.48	9	26.60	66.66	13	85.27
Equity capital + allowance for loan and lease losses	2	4.43	21	2.19	4.83	17	3.01	4.97	28	2.14
Tier 1 capital + allowance for loan and lease losses	2.59	5.28	20	2.94	5.98	19	4.02	6.05	29	2.91
Loans and leases + other real estate owned	0.48	0.88	29	0.48	0.92	18	0.66	0.97	31	0.47

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.27	0.24	67	0.25	0.39	44	0.25	0.39	42	0.26	0.38	41	0.25	0.29	56
	90+ days past due	0.02	0.12	52	0.02	0.15	48	0.03	0.16	56	0.02	0.16	45	0.02	0.03	62
	Nonaccrual.....	0.33	0.65	26	0.33	0.63	22	0.58	0.76	42	0.25	0.46	29	0.43	0.48	53
Commercial and industrial	30–89 days past due.....	0.44	0.17	88	0.26	0.23	65	0.07	0.23	20	0.32	0.31	63	0.23	0.23	63
	90+ days past due	0.02	0.02	67	0.05	0.03	74	0.17	0.03	93	0.16	0.05	85	0.01	0.02	74
	Nonaccrual.....	0.21	0.64	22	0.20	0.75	19	0.16	0.75	14	0.49	0.83	34	1.45	0.61	82
Individuals	30–89 days past due.....	2.67	0.55	96	1.31	0.58	87	2.28	0.83	94	3.01	0.83	96	0.17	0.68	29
	90+ days past due	2.53	0.07	99	1.68	0.13	97	3.24	0.14	99	3.35	0.17	99	0.06	0.03	80
	Nonaccrual.....	0.01	0.18	27	0	0.22	9	0.01	0.28	24	0	0.17	11	0.09	0.15	51
Depository institution loans	30–89 days past due.....		0			0.03			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0			0			0			0			0	
Agricultural	30–89 days past due.....	0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26	0	0.11	34
	90+ days past due	0	0	44	0	0.03	40	0	0	44	0	0	42	0	0.01	44
	Nonaccrual.....	0	0.69	24	0	0.80	23	0	0.49	24	0	0.67	22	0	0.46	31
Foreign governments	30–89 days past due.....	0	0.01	46	0	0	50	0	0	50	0	0.07	47			
	90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50			
	Nonaccrual.....	0	0.04	46	0	0.02	46	0	0.09	46	0	0.03	44			
Other loans and leases	30–89 days past due.....	0.34	0.11	86	0.16	0.14	67	0.86	0.18	91	0	0.20	14	2.29	0.18	95
	90+ days past due	0.01	0.01	78	0	0.01	31	0	0.01	75	0	0.01	30	0	0	41
	Nonaccrual.....	0	0.13	22	0	0.15	16	0	0.15	19	0	0.13	15	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Memoranda																
1–4 family	30–89 days past due	0.20	0.35	40	0.18	0.60	23	0.34	0.65	26	0.45	0.67	37	0.41	0.52	55
	90+ days past due	0.06	0.27	60	0.02	0.29	47	0.07	0.33	59	0.02	0.31	45	0.06	0.04	74
	Nonaccrual	0.39	0.82	24	0.28	0.84	15	0.32	0.89	17	0.32	0.73	23	0.54	0.61	50
Revolving	30–89 days past due	0.08	0.29	22	0.19	0.40	33	0.21	0.48	28	0.31	0.45	34	0.40	0.36	62
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0.03	0.05	65	0	0.02	37
	Nonaccrual	0.40	1.05	33	0.34	1.27	19	0.36	1.13	27	0.30	1	24	0.52	0.35	73
Closed-end	30–89 days past due	0.23	0.36	49	0.18	0.61	25	0.36	0.65	32	0.48	0.70	41	0.41	0.54	53
	90+ days past due	0.07	0.29	61	0.03	0.33	50	0.08	0.38	60	0.02	0.35	47	0.08	0.05	76
Junior lien	30–89 days past due	0.38	0.77	27	0.27	0.81	17	0.31	0.87	20	0.33	0.70	28	0.55	0.64	49
	Nonaccrual	0.01	0.01	63	0	0.02	32	0.02	0.02	63	0.01	0.02	47	0.01	0.02	55
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	38
	Nonaccrual	0.08	0.04	76	0.05	0.05	58	0.04	0.04	56	0.03	0.04	47	0.06	0.03	79
Commercial real estate	30–89 days past due	0.30	0.14	80	0.28	0.23	68	0.22	0.26	59	0.16	0.18	55	0.13	0.16	54
	90+ days past due	0.01	0.01	62	0.02	0.02	67	0.02	0.02	73	0.02	0.03	64	0	0.02	31
	Nonaccrual	0.31	0.52	39	0.35	0.43	49	0.70	0.62	62	0.21	0.23	56	0.39	0.41	62
Construction and development	30–89 days past due	0.90	0.12	92	0	0.24	15	0.05	0.28	37	0.01	0.28	25	0.05	0.17	53
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0	44
	Nonaccrual	0	0.36	14	0	0.25	11	0	0.41	11	0	0.20	12	0.87	0.18	91
1–4 family	30–89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0.05	0.07	70
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	48
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0.38	0.04	92
Other	30–89 days past due	0.90	0.07	95	0	0.17	19	0.05	0.22	49	0.01	0.20	31	0	0.06	28
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0	45
	Nonaccrual	0	0.29	15	0	0.18	14	0	0.35	12	0	0.17	14	0.49	0.10	87
Multifamily	30–89 days past due	0.31	0.06	89	0.02	0.08	54	0.26	0.09	82	0.18	0.08	85	0.21	0.03	90
	90+ days past due	0	0	44	0	0	43	0	0	45	0.14	0	95	0	0	46
	Nonaccrual	0	0.14	42	0	0.08	36	2.43	0.11	99	0	0.05	45	0.02	0.04	71
Nonfarm non-residential	30–89 days past due	0.15	0.14	64	0.38	0.20	78	0.25	0.23	64	0.19	0.14	71	0.13	0.17	61
	90+ days past due	0.01	0.01	69	0.03	0.02	74	0.03	0.02	76	0	0.03	22	0	0.02	34
	Nonaccrual	0.41	0.66	43	0.48	0.55	52	0.63	0.80	49	0.29	0.28	59	0.34	0.52	54
Owner Occupied	30–89 days past due	0.11	0.04	83	0.19	0.07	84	0.12	0.07	75	0.05	0.07	47	0.06	0.08	62
	90+ days past due	0	0	34	0.01	0.01	78	0.03	0	88	0	0.01	26	0	0	38
	Nonaccrual	0.11	0.25	31	0.41	0.24	74	0.16	0.27	35	0.24	0.16	69	0.20	0.20	61
Other	30–89 days past due	0.04	0.09	50	0.19	0.11	77	0.13	0.14	64	0.14	0.07	80	0.08	0.07	73
	90+ days past due	0.01	0.01	78	0.02	0.01	82	0	0.01	33	0	0.01	30	0	0.01	39
	Nonaccrual	0.31	0.40	57	0.07	0.24	27	0.47	0.44	59	0.05	0.10	45	0.14	0.22	62
Farmland	30–89 days past due	0	0.11	30	0.99	0.31	84	0	0.11	30	0	0.23	23	4	0.09	97
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0	46
	Nonaccrual	0	1.10	21	0	1.24	17	0	1.13	19	0	0.84	19	0	0.49	27
Credit card	30–89 days past due	0.70	0.63	55	1.26	0.90	70	2.39	0.95	90	1.29	1.19	54	0.93	1.03	64
	90+ days past due	0	0.39	15	0	0.76	14	0	0.63	13	0.14	0.78	29	0	0.26	36
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.07	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	747,531	872,304	758,306	909,429	45,283										
Retained earnings	1,141,468	901,362	1,000,190	917,377	791,031										
Accumulated other comprehensive income (AOCI)	10,238	72,780	56,007	23,501	-15,394										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,899,237	1,846,446	1,814,503	1,850,307	820,920										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	532,699	541,718	537,345	546,743	180,580										
Accumulated other comprehensive income-related adjustments	10,237	72,781	56,008	23,502	-15,394										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,356,301	1,231,947	1,221,150	1,280,062	655,734										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,356,301	1,231,947	1,221,150	1,280,062	655,734										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	65,000	65,000	65,000	65,000	65,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	65,000	65,000	65,000	65,000	65,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	65,000	65,000	65,000	65,000	65,000										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	121,175	127,687	129,630	49,605	40,293										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	121,175	127,687	129,630	49,605	40,293										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	121,175	127,687	129,630	49,605	40,293										
Exited advanced approach tier 2 capital															
Total capital	1,542,476	1,424,634	1,415,780	1,394,667	761,027										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	14,792,887	12,965,891	13,712,367	12,195,619	7,134,202										
Less: Deductions from common equity tier 1 capital	532,699	541,718	537,346	546,743	180,580										
Less: Other deductions	-4,826	-3,119	-4,787	-3,317	835										
Total assets for leverage ratio	14,265,014	12,427,292	13,179,808	11,652,193	6,952,787										
Total risk-weighted assets	10,185,562	10,215,014	10,291,942	10,121,624	5,987,244										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	13.32	12.66	64	12.06	11.98	58	11.87	12.35	46	12.65	12.11	68	10.95	12.37	29
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0	50
Tier 1 capital, column A	13.95	13.44	64	12.70	12.72	60	12.50	13.08	48	13.29	12.78	67	12.04	13.03	39
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A	15.14	15.42	54	13.95	14.77	41	13.76	15.23	25	13.78	14.36	50	12.71	14.48	21
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0	50
Tier 1 leverage	9.96	9.11	76	10.44	9.03	85	9.76	9.13	74	11.54	9.76	86	10.37	10.37	55
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			1,260			0			3			0				0		
Other insurance activities income			1,260			0			3			0				0		
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			32,760			30,391			32,051			30,293				6,687	7.80	-64.19

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0	48			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			66.67					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			33.33					
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			0					
Insurance activities revenue / Adjusted operating income	0.40	0.37	70	0	0.39	13	0	0.41	24	0	0.47	11	0	0.46	19			
Premium income / Insurance activities revenue	0	3.14	41		3.04		0	2.84	40		7.32			0			0	
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			50					
Other premium income / Total premium income	69.08			59.99			61.77			65.09			50					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0	48			
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			72.25					
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13								
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			116.87					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.11	11.54	15	1.99	11.35	15	2.12	11.03	17	2.18	11.51	18	0.88	13.70	12			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	0	49			

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	6,584	6,949	6,771	7,138	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	6,584	6,949	6,771	7,138	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	501	501	501	2,001	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	7,085	7,450	7,272	9,139	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31		0	
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03				
Commercial and industrial loans		1.03			0.59			0.64			0.29			3.83	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50			
Growth Rates															
Net loans and leases.....	-5.25	-1.19	48	-5.38	10.27	39	-5.14	-2.40	48		22.48			-27.26	
Total selected assets.....	-4.90	3.19	39	-20.29	5.10	17	-20.43	2.04	20		12.40			5.03	
Deposits		9.07			10.22			3.46			10.36			-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		245	76,234	201,439	237,777	23,841	-99.68	-98.98
Dividends		0	76,082	201,083	232,000	22,000	-100.00	-100.00
Interest		245	152	356	5,589	1,591	61.18	-73.14
Management and service fees		0	0	0	188	250		-100.00
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		4,759	7,679	7,679	8,030	1,574	-38.03	290.08
Dividends		4,759	7,679	7,679	8,030	1,574	-38.03	290.08
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		5,004	83,913	209,118	245,807	25,415	-94.04	-80.16
Securities gains (losses)		0	0	0	0	0		
Other operating income		0	0	0	190	4,214		-100.00
Total operating income		5,004	83,913	209,118	245,997	29,629	-94.04	-80.28
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		4,319	2,359	4,998	4,717	4,717	83.09	104.02
Other expenses		4,838	1,185	4,303	3,032	2,818	308.27	394.18
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		9,157	3,544	9,301	7,749	7,535	158.38	195.77
Income (loss) before taxes		1,272	78,098	198,200	241,894	37,913	-98.37	-94.29
Applicable income taxes (credit)		-32	-560	-920	1,065	796		
Extraordinary items								
Income before undistributed income of subsidiaries		1,304	78,658	199,120	240,829	37,117	-98.34	-94.32
Equity in undistributed income of subsidiaries		159,445	-74,842	-84,346	-92,020	97,626		1448.61
Bank subsidiaries		160,877	-70,161	-82,846	-90,214	93,862		1346.22
Nonbank subsidiaries		-1,432	-4,681	-1,500	-1,806	3,764		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		160,749	3,816	114,774	148,809	134,743	4112.50	383.48
Memoranda								
Bank net income		160,877	5,921	118,237	141,786	115,862	2617.06	371.45
Nonbank net income		3,327	2,998	6,179	6,224	5,338	10.97	748.72
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,944,407	92.54	1,859,439	93.29	1,829,289	86.51	1,909,768	887,476	4.57	180.88
Common and preferred stock		1,944,069	92.52	1,858,426	93.24	1,828,968	86.49	1,909,676	886,527	4.61	180.85
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		338	0.02	1,013	0.05	321	0.02	92	949	-66.63	525.93
Investment in nonbank subsidiaries		34,260	1.63	32,511	1.63	35,692	1.69	36,109	37,916	5.38	708.21
Common and preferred stock		32,426	1.54	30,677	1.54	33,858	1.60	34,275	36,082	5.70	1248.27
Excess cost over fair value		1,834	0.09	1,834	0.09	1,834	0.09	1,834	1,834	0.00	0.00
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		112,345	5.35	97,245	4.88	244,925	11.58	71,430	30,581	15.53	-18.50
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		10,153	0.48	4,074	0.20	4,728	0.22	4,041	31,050	149.21	127.09
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,101,165	100.00	1,993,269	100.00	2,114,634	100.00	2,021,348	987,023	5.41	150.49
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		147,823	7.04	98,714	4.95	246,617	11.66	98,605	98,388	49.75	-2.91
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		2,277	0.11	3,875	0.19	9,280	0.44	5,426	704	-41.24	-3.31
Balance due to subsidiaries and related institutions		67,011	3.19	67,011	3.36	67,011	3.17	67,011	67,011	0.00	0.00
Total liabilities		217,111	10.33	169,600	8.51	322,908	15.27	171,042	166,103	28.01	-2.03
Equity Capital		1,884,054	89.67	1,823,669	91.49	1,791,726	84.73	1,850,306	820,920	3.31	205.26
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		577	0.03	576	0.03	576	0.03	575	569	0.17	2.67
Common surplus		1,054,276	50.18	1,050,678	52.71	1,053,022	49.80	1,049,064	349,810	0.34	306.24
Retained earnings		1,126,284	53.60	878,585	44.08	977,414	46.22	917,377	791,031	28.19	87.61
Accumulated other comprehensive income		10,238	0.49	72,780	3.65	56,007	2.65	23,501	-15,394	-85.93	-34.69
Other equity capital components		-307,321	-14.63	-178,950	-8.98	-295,293	-13.96	-140,211	-305,096		
Total liabilities and equity capital		2,101,165	100.00	1,993,269	100.00	2,114,634	100.00	2,021,348	987,023	5.41	150.49
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		67,011	3.19	67,011	3.36	67,011	3.17	67,011	67,011	0.00	0.00
Notes payable to subsidiaries that issued TPS		65,000	3.09	65,000	3.26	65,000	3.07	65,000	65,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Profitability															
Net income / Average equity capital.....	18	12.64	84	0.42	4.33	17	6.25	7.29	32	8.92	9.68	39	17.63	11.03	93
Bank net income / Average equity investment in banks	17.24	12.37	85	0.62	4.55	16	6.26	7.45	33	8.64	10.51	30	13.85	11.56	75
Nonbank net income / Average equity investment in nonbanks	19.25	13.40	69	17.88	7.01	81	18.13	9.75	78	17.85	7.89	79	15.06	10.83	69
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.92			5.62			7.01			8.55			9.40	
Bank net income / Parent net income	100.08	96.24	39	155.16	91.35	97	103.02	88.16	50	95.28	82.22	29	85.99	104.73	5
Nonbank net income / Parent net income	2.07	3.10	69	78.56	6.35	95	5.38	3.59	78	4.18	5.93	71	3.96	0.99	84
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			90.39	
Leverage															
Total liabilities / Equity capital	11.52	16.87	44	9.30	20.37	39	18.02	20.06	68	9.24	20.43	41	20.23	9.50	83
Total debt / Equity capital	7.85	11.60	51	5.41	14.50	39	13.76	14.41	65	5.33	14.31	42	11.99	3.94	81
Total debt + notes payable to subs that issued TPS / Equity capital	11.30	13.82	48	8.98	16.78	42	17.39	16.67	68	8.84	16.36	47	19.90	7.93	87
Total debt + Loans guaranteed for affiliate / Equity capital	7.85	11.69	50	5.41	14.81	38	13.76	14.68	65	5.33	14.56	42	11.99	3.98	81
Total debt / Equity capital – excess over fair value	7.85	11.71	51	5.42	14.64	39	13.78	14.52	65	5.33	14.51	42	12.01	3.94	81
Long-term debt / Equity capital	7.85	11.05	51	5.41	13.39	39	13.76	13.56	66	5.33	13.04	43	11.99	3.76	82
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0	46
Excess cost over fair value / Equity capital	0.10	0.09	84	0.10	0.09	82	0.10	0.08	83	0.10	0.12	81	0.22	0	95
Long-term debt / Consolidated long-term debt	68.81	39.10	75	45.62	29.33	66	78.63	34.67	89	40.28	28.44	61	43.14	15.49	81
Double Leverage															
Equity investment in subs / Equity capital	105	103.07	65	103.69	103.11	56	104.07	102.81	61	105.16	103.22	62	112.61	104.10	80
Total investment in subs / Equity capital	105.02	108.26	55	103.74	110.49	42	104.09	110.16	45	105.17	111.07	48	112.73	104.38	80
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.29	0.25	58	8.81	0.67	97	0.64	0.47	60	0.64	0.36	65	0.77	0.36	70
Equity investment in subs – equity cap / Net income-div (X)	0.32	0.83	26		3.93		0.81	1.82	31	0.76	1.22	41	0.85	1.18	47
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	23.94	138.64	8	535.18	143.95	96	623.81	136.59	99	810.71	177.68	98	138.73	113.37	71
Cash from ops + noncash items + op expense / Op expense + dividend	7.09	130.64	6	506.95	154.33	96	633.12	147.24	99	842.32	190.27	98	210.03	123.74	86
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-9.54	103.17	11	263.55	148.07	79	615.28	134.08	96	235.21	116.34	95	67.46	108.88	16
Pretax operating income + interest expense / Interest expense	129.45	1,479.01	14	3,410.64	2,733.67	76	4,065.59	2,016.32	85	5,228.13	1,968.54	85	903.75	1,631.73	62
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	125.65	1,667.11	13	2,377.57	1,374.36	77	3,036.73	1,539.23	83	3,329.99	1,632.83	85	620.07	1,015.91	52
Dividends + interest from subsidiaries / Interest expense + dividends	30.89	153.06	11	574.79	169.52	93	712.08	150.43	97	903.68	210.80	97	140.07	140.89	61
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	6.20	16.52	62	8.87	3.76	86
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			57.11				106.04
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.64	21	0	3.69	23	0	3.85	24	0	2.64	28	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0	
Nonaccrual		0.96			0.97			1.03			0.54			0.70	
Total		1.17			1.02			1.13			0.58			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.22	1.79	58	0.23	2.90	59	0.24	2.66	59	0.29	5.62	56	0.53	0.14	82
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0	49

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	910.89	78.46	96	15.56	73.92	8	12.24	81.10	5	9.33	57.84	6	35.70	87.25	19
Dividends declared / Net income	7.39	25.30	18	320.75	60.26	98	21.23	42.29	22	15.10	33.08	17	9.83	24.10	28
Net income – dividends / Average equity.....	16.67	9.64	88	-0.92	1.15	25	4.92	4.14	59	7.57	6.46	65	15.90	8.12	94
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	139.49	9	621.58	166.94	94	825.16	132.17	98	1,032.81	178.13	96	166.05	131.90	69
Dividends from nonbank subsidiaries	40.07	3.97	93	62.74	3.69	96	31.51	3.41	91	35.75	7.53	90	11.88	2.83	84
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	0	48
Dividends from all subsidiaries	40.07	193.08	13	684.32	205.70	94	856.67	174.85	98	1,068.56	260.40	95	177.93	144.51	70
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	36.56	9	1,284.95	82.59	98	170.07	60.28	98	163.63	66.55	97	18.99	33.37	35
Interest income from bank subsidiaries.....	0.15	0.11	80	2.57	0.58	89	0.30	0.36	70	3.94	0.54	92	1.37	0.11	95
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0.13	1.55	73	0.22	0.32	88
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	0.15	38.35	11	1,287.52	98.26	97	170.37	62.88	97	167.70	69.36	97	20.58	35.67	33
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	143.04	54.17	82	256.14	52.25	90	124.28	56.39	83	129.02	82.95	80	29.49	80.47	28
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0	20.25	26	0	0.31	46
Management and service fees from nonbank subsidiaries	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	0.17	46
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.06	46
Operating income from nonbank subsidiaries	143.04	76.16	77	256.14	78.35	88	124.28	79.84	76	129.02	150.41	65	29.49	96.62	25
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			43.51	
Interest income from subsidiary holding companies		5.39			15.38			8.40			6.54			0	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.15	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	67.82	10	90.67	66.84	47	96.16	69.76	57	94.31	67.32	56	74.25	72.95	26
Interest income from bank subsidiaries.....	4.90	0.39	93	0.18	1.06	64	0.17	0.63	64	2.27	0.80	82	5.37	0.55	91
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0.08	1.81	73	0.84	0.59	89
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.01	44
Operating income from bank subsidiaries	4.90	81.78	14	90.85	81.90	32	96.33	82.20	42	96.66	78.80	42	80.47	89.39	21
Dividends from nonbank subsidiaries	95.10	2.67	96	9.15	2.05	87	3.67	1.95	80	3.26	2.65	77	5.31	2.65	80
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	0	46
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0	47
Operating income from nonbank subsidiaries	95.10	6.48	96	9.15	6.25	79	3.67	4.70	73	3.26	7.29	69	5.31	3.33	78
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	0	47
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			854.19	
Loans and advances from subsidiaries / Total debt	45.33	28.31	73	67.88	33.86	78	27.17	27.08	59	67.96	28.33	79	68.11	81.26	64